

Amendments to the Specification

Please amend the first full paragraph on page 39 as follows:

Business risk position can be adjusted to form a differential net business risk position as shown in step 152 of Figure 2E. If break-even prices are greater than target market prices, then there is greater risk associated with the enterprise. To adjust for this, 0.5 can be added to the business risk position to form the differential net business risk position that compensates for this contingency. Then the differential net business risk position can be used in place of the business risk position in subsequent calculations.

Please amend the first full paragraph on page 49 as follows:

The income under each crop revenue insurance plan can then be compared to the revenue of the other plans and of the revenue when there is no plan. In addition, the available insured assured income is also calculated. This calculation provides the agricultural operator or producer as well as a lender with some assurance as to the revenue when a particular revenue plan is implemented. Figure 8-6 is a representation of an output worksheet showing a comparison of different crop revenue plans.

Please amend the last paragraph on page 50, ending on page 51 as follows:

In the profit planning step 114, additional profit planning takes place. In step 160, a determination of which market tools to apply is made, based in part upon the producer's comfort level with various market tools and the financial risk of the producer. Lender involvement is also taken into consideration which also impacts how market tools are used or not used so that

repayment obligations can be better assured. Also, in step 162 price entry and exit strategies are determined.

Please amend the last paragraph on page 54, ending on page 55 as follows:

In step 116, the plan is implemented by the producer. The marketing plan may be signed to indicate commitment or to indicate to a creditor that the producer will be complying with the total business plan as shown in step 164. The marketing plan may provide the producer with more confidence that cash flow problems will not arise, as these problems and other risks have been anticipated. The marketing plan may also be useful in receiving better financing terms from creditors as creditors are assured that risks have been reduced.